

Certificate of Notice Page 1 of 4
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

DEFAULT O/E JAD

IN RE:

RICHARD MICHAEL CALLAGHAN, JR.
JOYCE M CALLAGHAN
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-22310 JAD

Chapter 13

Related to Doc No.: 68

ORDER OF COURT

AND NOW, this 21st day of November, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The **joint debtor ONLY** is entitled to and shall receive a discharge in this case pursuant to Section 1328 (a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



U.S. BANKRUPTCY JUDGE

Jeffery A. Deller

FILED
11/21/24 4:01 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Richard Michael Callaghan, Jr.
Joyce M Callaghan
Debtors

Case No. 19-22310-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 21, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Richard Michael Callaghan, Jr., Joyce M Callaghan, 1887 St. Rt. 356, Leechburg, PA 15656-2012
15066164	MBNA America nka Bank of American, c/o Phelan Hallinan Diamond & Jones LLC, Kenya Bates, Esq/ Abigail Brunner, Esq, 1617 JFK Blvd Ste1400 One Penn Cntr Pla, Lynn, MA 01910-3000
15066167	Visa/Clearview Federal Credit Union, P.O. Box 71050, Charlotte, NC 28272-1050

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 21 2024 23:56:00	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 22 2024 00:15:25	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 22 2024 00:03:54	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Nov 21 2024 23:56:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15066158	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 22 2024 00:04:18	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
15072494	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 22 2024 00:04:19	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15079563	+ Email/Text: bankruptcy@clearviewfcu.org	Nov 21 2024 23:57:00	Clearview FCU, 8805 University Blvd, Moon Township PA 15108-4212
15066160	Email/PDF: creditonebknotifications@resurgent.com	Nov 22 2024 00:03:55	Credit One, P.O. Box 98873, Las Vegas, NV 89193-8873
15066162	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Nov 22 2024 01:58:20	First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868
15066161	Email/PDF: ais.fpc.ebn@aisinfo.com	Nov 22 2024 00:04:44	First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529
15066163	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 22 2024 00:03:52	Lowes, c/o Synchrony Bank P.O. Box 965060, Orlando, FL 32896-5060
15076233	+ Email/PDF: cbp@omf.com	Nov 22 2024 00:04:18	Onemain, PO Box 3251, Evansville, IN 47731-3251
15066166	Email/Text: Bankruptcy.Notices@pnc.com	Nov 21 2024 23:56:00	PNC Bank, P.O. Box 1820, Dayton, OH 45401
15105762	Email/Text: Bankruptcy.Notices@pnc.com	Nov 21 2024 23:56:00	PNC Bank, National Association, Attn:

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			Bankruptcy, P.O. Box 94982, Cleveland, OH 44101
15093683	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 22 2024 00:04:19	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15105801	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 22 2024 01:58:24	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15068907	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 22 2024 00:03:58	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
15066165	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 21 2024 23:56:00	Peebles - Comenti, P.O. Box 659465, San Antonio, TX 78265-9465
15091803	+ Email/Text: JCAP_BNC_Notices@jcap.com	Nov 21 2024 23:57:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15101498	Email/Text: bnc-quantum@quantum3group.com	Nov 21 2024 23:56:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15066652	^ MEBN	Nov 21 2024 23:49:29	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15098467	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 21 2024 23:56:00	The Bank of New York Mellon, et.al., Bank of America,, P.O. Box 31785, Tampa FL 33631-3785
15098466	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 21 2024 23:56:00	The Bank of New York Mellon, et.al., Bank of America, N.A., P.O. Box 31785, Tampa FL 33631-3785
15096781	Email/Text: BNCnotices@dcmservices.com	Nov 21 2024 23:56:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		BANK OF AMERICA, N.A.
cr		PNC BANK NATIONAL ASSOCIATION
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		The Bank Of New York Mellon, et.al.
15066159		Clearview FCU
cr	*+	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*+	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785

TOTAL: 8 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: auto

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2024 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE FOR THE CWHEQ REVOLVING HOME EQUITY LOAN TRUST, SERIES 2005-B nj-ecfmail@mwclaw.com, bkecf@milsteadlaw.com
Denise Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE FOR THE CWHEQ REVOLVING HOME EQUITY LOAN TRUST, SERIES 2005-B dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Elsie R. Lampl	on behalf of Debtor Richard Michael Callaghan Jr. elampl@lamplawoffice.com, elampl@gmail.com
Elsie R. Lampl	on behalf of Joint Debtor Joyce M Callaghan elampl@lamplawoffice.com elampl@gmail.com
Jerome B. Blank	on behalf of Creditor The Bank Of New York Mellon et.al. jblank@pincuslaw.com, brausch@pincuslaw.com
Marisa Myers Cohen	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE FOR THE CWHEQ REVOLVING HOME EQUITY LOAN TRUST, SERIES 2005-B ecfmail@mwclaw.com, mcohen@mwclaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor The Bank Of New York Mellon et.al. pawb@fedphe.com
TOTAL: 12	